

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

19-30139

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): Michael Andre Ratcliff
Nakita Shene'e Ratcliff

Case No:

This plan, dated January 10, 2019, is:

- the *first* Chapter 13 plan filed in this case.
- a modified Plan, which replaces the
 confirmed or unconfirmed Plan dated ____.

Date and Time of Modified Plan Confirmation Hearing:

____ Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

(1) Richmond and Alexandria Divisions:

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed.

(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.

(a) A scheduled confirmation hearing will not be convened when:

- (1) an amended plan is filed prior to the scheduled confirmation hearing; or
- (2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

| | | | |
|----|---|--|--|
| A. | A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |
| B. | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| C. | Nonstandard provisions, set out in Part 12 | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |

2. Funding of Plan. The debtor(s) propose to pay the Trustee the sum of \$ 1,798.00 per month for 60 months. Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ 107,880.00.

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3. Priority Creditors. The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 5,223.00, balance due of the total fee of \$ 5,223.00 concurrently with or prior to the payments to remaining creditors.

Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

| Creditor | Type of Priority | Estimated Claim | Payment and Term |
|-----------------------------------|--------------------------------------|-----------------|-----------------------------|
| Chesterfield County | Taxes and certain other debts | 2,005.00 | Prorata 4 months |
| Internal Revenue Service | Taxes and certain other debts | 1,207.00 | Prorata 4 months |
| Internal Revenue Service | Taxes and certain other debts | 773.00 | Prorata 4 months |
| Virginia Dept. of Taxation | Taxes and certain other debts | 231.00 | Prorata 4 months |

C. Claims under 11 U.S.C. § 507(a)(1).

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

| Creditor | Type of Priority | Estimated Claim | Payment and Term |
|---------------|------------------|-----------------|------------------|
| -NONE- | | | |

4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan. The following secured claims are to be "crammed down" to the following values:

| Creditor | Collateral | Purchase Date | Est. Debt Bal. | Replacement Value |
|------------------------|--|---------------|------------------|-------------------|
| Acceptance Now | Sofa, loveseat, bedroom set, kitchen table | 2017 | 5,458.00 | 1,000.00 |
| Conn's HomePlus | TV, Sofa, Loveseat, Fridge, 2017 Washer, Dryer, Stereo System | | 10,574.00 | 4,000.00 |

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

| <u>Creditor</u> | <u>Collateral Description</u> | <u>Estimated Value</u> | <u>Estimated Total Claim</u> |
|--------------------------------------|---|------------------------|------------------------------|
| Williamsburg Plantation, Inc. | Timeshare at Williamsburg Plantation | 9,530.00 | 9,530.00 |

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

| <u>Creditor</u> | <u>Collateral</u> | <u>Adeq. Protection Monthly Payment</u> | <u>To Be Paid By</u> |
|-----------------------------------|---|---|----------------------|
| CarMax Auto Finance | 2014 Hyundai Equus 58,000 miles | 200.00 | Trustee |
| Flagship Credit Acceptance | 2006 Nissan Armada 198,000 miles | 25.00 | Trustee |
| University of Kentucky FCU | 2015 Kia K900 34,000 miles | 250.00 | Trustee |

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

| <u>Creditor</u> | <u>Collateral</u> | <u>Approx. Bal. of Debt or "Crammed Down" Value</u> | <u>Interest Rate</u> | <u>Monthly Payment & Est. Term</u> |
|-----------------------------------|---|---|----------------------|--|
| CarMax Auto Finance | 2014 Hyundai Equus 58,000 miles | 27,488.00 | 5.5% | Prorata 52months |
| Flagship Credit Acceptance | 2006 Nissan Armada 198,000 miles | 2,151.00 | 5% | Prorata 52months |
| OneMain Financial | 2009 Suzuki 650 35,000 miles | 2,784.00 | 4.5% | Prorata 52months |
| University of Kentucky FCU | 2015 Kia K900 34,000 miles | 33,914.00 | 5.5% | Prorata 52months |
| Acceptance Now | Sofa, loveseat, bedroom set, kitchen table | 1,000.00 | 0% | Prorata 52months |
| Conn's HomePlus | TV, Sofa, Loveseat, Fridge, Washer, Dryer, Stereo System | 4,000.00 | 0% | Prorata 52months |

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

5. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 6 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

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| <u>Creditor</u> | <u>Basis for Classification</u> | <u>Treatment</u> |
|-----------------|---------------------------------|------------------|
| -NONE- | | |

6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

| <u>Creditor</u> | <u>Collateral</u> | <u>Regular Contract Payment</u> | <u>Estimated Arrearage</u> | <u>Arrearage Interest Rate</u> | <u>Estimated Cure Period</u> | <u>Monthly Arrearage Payment</u> |
|--------------------------------------|---|---------------------------------|----------------------------|--------------------------------|------------------------------|----------------------------------|
| Franklin American Mortgage Co | 7525 Dunollie Drive Chesterfield, VA 23838 Chesterfield County | 2,850.00 | 5,870.00 | 0% | 52months | Prorata |

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

| <u>Creditor</u> | <u>Collateral</u> | <u>Regular Contract Payment</u> | <u>Estimated Arrearage</u> | <u>Interest Rate on Arrearage</u> | <u>Monthly Payment on Arrearage & Est. Term</u> |
|-----------------|-------------------|---------------------------------|----------------------------|-----------------------------------|---|
| -NONE- | | | | | |

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

| <u>Creditor</u> | <u>Collateral</u> | <u>Interest Rate</u> | <u>Estimated Claim</u> | <u>Monthly Payment & Term</u> |
|-----------------|-------------------|----------------------|------------------------|-----------------------------------|
| -NONE- | | | | |

7. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts:

| <u>Creditor</u> | <u>Type of Contract</u> |
|-----------------|-------------------------|
| -NONE- | |

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

| <u>Creditor</u> | <u>Type of Contract</u> | <u>Arrearage</u> | <u>Monthly Payment for Arrears</u> | <u>Estimated Cure Period</u> |
|-----------------|-------------------------|------------------|------------------------------------|------------------------------|
| -NONE- | | | | |

8. Liens Which Debtor(s) Seek to Avoid.

A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following

judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing. 19-30139

| Creditor | Collateral | Exemption Basis | Exemption Amount | Value of Collateral |
|---------------|------------|-----------------|------------------|---------------------|
| -NONE- | | | | |

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

| Creditor | Type of Lien | Description of Collateral | Basis for Avoidance |
|---------------|--------------|---------------------------|---------------------|
| -NONE- | | | |

9. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

10. Vesting of Property of the Estate. Property of the estate shall vest in the debtor(s) upon confirmation of the Plan.

Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

11. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

12. Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.C.

1. Payment of Attorney Fees

- Payment of Attorney Fees and Expenses - The claim for attorney fees and expenses shall be paid out of all funds available on first disbursement after confirmation of the plan, and until such claim for attorney fees and expenses is paid in full, except as reserved for adequate protection payments on allowed secured claims (if any), allowed claims pursuant to section 507(a)(1), and trustee commissions.

2. Payment of Adequate Protection

- All adequate protection payments set forth in Section 3.C are to be paid through the Trustee.
- The Debtor(s) shall pay regular post-petition contract payments to the creditors listed in Section 5.A., and such payments shall also constitute adequate protection payments to such creditors. Accordingly, the Trustee shall not pay adequate protection payments to creditors listed in Section 5.A.
- No adequate protection payments are to be paid to any creditors unless the Plan provides for the payment of adequate protection of such claim(s) through the Trustee in Section 3.C. or directly by the Debtor(s) in Section 5.A., or unless the Court

orders otherwise.

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3. Objections

- Notwithstanding the confirmation of this plan and expressly subject to the terms of Standing Order 15-4, the debtor(s) reserve the right to challenge the allowance, validity and/or enforceability of any claim in accordance with § 502(b) and to challenge the standing of any party to assert any such claim.

Dated: January 10, 2019

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/s/ Michael Andre Ratcliff
Michael Andre Ratcliff
Debtor 1

/s/ James E. Kane, Esquire
James E. Kane, Esquire 30081
Debtors' Attorney

/s/ Nakita Shene'e Ratcliff
Nakita Shene'e Ratcliff
Debtor 2

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan

Certificate of Service

I certify that on January 10, 2019, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ James E. Kane, Esquire
James E. Kane, Esquire 30081
Signature

P.O. Box 508
Richmond, VA 23218-0508
Address

804-225-9500
Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on January 10, 2019 true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

- by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or
 by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ James E. Kane, Esquire
James E. Kane, Esquire 30081

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| | |
|---|--------------------------------|
| Fill in this information to identify your case: | |
| Debtor 1 | Michael Andre Ratcliff |
| Debtor 2 (Spouse, if filing) | Nakita Shene'e Ratcliff |
| United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA | |
| Case number (if known) | |

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
 MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

| | Debtor 1 | Debtor 2 or non-filing spouse |
|--------------------|---|---|
| Employment status | <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed | <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed |
| Occupation | CNC Operator | Customer Service Rep |
| Employer's name | Infra-Metals Co | T-Mobile USA Inc |
| Employer's address | 1900 Bessemer Avenue Petersburg, VA 23805 | 12920 SE 38th Street Bellevue, WA 98006 |

How long employed there? **5 Years** **8 Months**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ 8,237.00 | \$ 2,638.00 |
| 3. Estimate and list monthly overtime pay. | 3. +\$ 0.00 | +\$ 0.00 |
| 4. Calculate gross income. Add line 2 + line 3. | 4. \$ 8,237.00 | \$ 2,638.00 |

Debtor 1 Michael Andre Ratcliff
Debtor 2 Nakita Shene'e Ratcliff

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Case number (if known)

| | For Debtor 1 | For Debtor 2 or non-filing spouse | |
|--|------------------------|--|----------------------|
| Copy line 4 here | 4. \$ 8,237.00 | \$ 2,638.00 | |
| 5. List all payroll deductions: | | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 2,254.00 | \$ 375.00 | |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ 0.00 | |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ 229.00 | |
| 5d. Required repayments of retirement fund loans | 5d. \$ 476.00 | \$ 0.00 | |
| 5e. Insurance | 5e. \$ 50.00 | \$ 400.00 | |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ 0.00 | |
| 5g. Union dues | 5g. \$ 0.00 | \$ 0.00 | |
| 5h. Other deductions. Specify: EE Stock Purch Life | 5h.+ \$ 0.00 | + \$ 100.00 | |
| | \$ 15.00 | \$ 6.00 | |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 2,795.00 | \$ 1,110.00 | |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 5,442.00 | \$ 1,528.00 | |
| 8. List all other income regularly received: | | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 0.00 | \$ 0.00 | |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ 0.00 | |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 0.00 | \$ 317.00 | |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ 0.00 | |
| 8e. Social Security | 8e. \$ 0.00 | \$ 0.00 | |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | 8f. \$ 0.00 | \$ 0.00 | |
| 8g. Pension or retirement income | 8g. \$ 0.00 | \$ 0.00 | |
| 8h. Other monthly income. Specify: | 8h.+ \$ 0.00 | + \$ 0.00 | |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 0.00 | \$ 317.00 | |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 5,442.00 | + \$ 1,845.00 | = \$ 7,287.00 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: | 11. +\$ 0.00 | | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies | 12. \$ 7,287.00 | | |
| 13. Do you expect an increase or decrease within the year after you file this form? | | | |
| <input checked="" type="checkbox"/> No. | | | |
| <input type="checkbox"/> Yes. Explain: <input type="text"/> | | | |
| Combined monthly income | | | |

19-30139

Fill in this information to identify your case:

| | |
|---|-------------------------------------|
| Debtor 1 | Michael Andre Ratcliff |
| Debtor 2 | Nakita Shene'e Ratcliff |
| (Spouse, if filing) | |
| United States Bankruptcy Court for the: | EASTERN DISTRICT OF VIRGINIA |
| Case number (If known) | |

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes.

Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

| |
|---|
| <input checked="" type="checkbox"/> No |
| <input checked="" type="checkbox"/> Yes |
| <input type="checkbox"/> No |
| <input checked="" type="checkbox"/> Yes |
| <input type="checkbox"/> No |
| <input type="checkbox"/> Yes |
| <input type="checkbox"/> No |
| <input type="checkbox"/> Yes |

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **2,850.00**

If not included in line 4:

- 4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

| | |
|--------|--------------|
| 4a. \$ | 0.00 |
| 4b. \$ | 0.00 |
| 4c. \$ | 50.00 |
| 4d. \$ | 0.00 |
| 5. \$ | 0.00 |

Debtor 1 **Michael Andre Ratcliff**
 Debtor 2 **Nakita Shene'e Ratcliff**

Case number (if known)

19-30139

| | | |
|--|--|----------------------|
| 6. Utilities: | 6a. Electricity, heat, natural gas | 6a. \$ 350.00 |
| | 6b. Water, sewer, garbage collection | 6b. \$ 165.00 |
| | 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ 290.00 |
| | 6d. Other. Specify: Cell phones | 6d. \$ 150.00 |
| 7. Food and housekeeping supplies | 7. \$ 500.00 | |
| 8. Childcare and children's education costs | 8. \$ 0.00 | |
| 9. Clothing, laundry, and dry cleaning | 9. \$ 100.00 | |
| 10. Personal care products and services | 10. \$ 100.00 | |
| 11. Medical and dental expenses | 11. \$ 200.00 | |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ 300.00 | |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ 75.00 | |
| 14. Charitable contributions and religious donations | 14. \$ 450.00 | |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. \$ 0.00 | |
| 15b. Health insurance | 15b. \$ 0.00 | |
| 15c. Vehicle insurance | 15c. \$ 255.00 | |
| 15d. Other insurance. Specify: | 15d. \$ 0.00 | |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: | 16. \$ 0.00 | |
| 17. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a. \$ 0.00 | |
| 17b. Car payments for Vehicle 2 | 17b. \$ 0.00 | |
| 17c. Other. Specify: | 17c. \$ 0.00 | |
| 17d. Other. Specify: | 17d. \$ 0.00 | |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. \$ 0.00 | |
| 19. Other payments you make to support others who do not live with you. Specify: | \$ 0.00 | |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | |
| 20a. Mortgages on other property | 20a. \$ 0.00 | |
| 20b. Real estate taxes | 20b. \$ 0.00 | |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ 0.00 | |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ 0.00 | |
| 20e. Homeowner's association or condominium dues | 20e. \$ 0.00 | |
| 21. Other: Specify: Children Sports Activities | 21. +\$ 135.00 | |
| 22. Calculate your monthly expenses | | |
| 22a. Add lines 4 through 21. | \$ 5,970.00 | |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$ 5,970.00 | |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | | |
| 23. Calculate your monthly net income. | | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$ 7,287.00 | |
| 23b. Copy your monthly expenses from line 22c above. | 23b. -\$ 5,970.00 | |
| 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. | 23c. \$ 1,317.00 | |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? | | |
| <input checked="" type="checkbox"/> No. | | |
| <input type="checkbox"/> Yes. | Explain here: _____ | |

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Acceptance Now
Attn: Acceptancenow Customer Service / B
5501 Headquarters Dr
Plano, TX 75024

ADT Security
PO Box 650485
Dallas, TX 75265

ADT Security
160 Pehle Ave.
Suite 305
Saddle Brook, NJ 07663

Allied Cash Advance
4721 Walmsley Blvd□□
Richmond, VA 23234

Aspen Coll
Pob 10689
Brooksville, FL 34603

Caine & Weiner
Attn: Bankruptcy
Po Box 5010
Woodland Hills, CA 91365

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

CarMax Auto Finance
Attn: Bankruptcy
Po Box 440609
Kennesaw, GA 30160

Cash 2 U Payday Loans
3131 Mechanicsville Tnpk
Richmond, VA 23223

CDS Tractor Trailer Training
C/O Joseph A.C. Synan, Esq.
PO Box 7014
Fredericksburg, VA 22404

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Central Furniture Company
3807 Mechanicsville Turnpike
Richmond, VA 23223

Chesterfield County
PO Box 70
Chesterfield, VA 23832

Chippenham Hospital
7101 Jahanke Rd.
Richmond, VA 23225

Citibank North America
Citibank Corp/Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

Citibank/The Home Depot
Attn: Recovery/Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

CJW Medical Center
P O Box 13620
Richmond, VA 23225

CJW Medical Center
PO Box 740760
Cincinnati, OH 45274

Comcast
PO Box 3001
Southeastern, PA 19398

Commonwealth Financial Systems
Attn: Bankruptcy
245 Main Street
Dickson City, PA 18519

Conn's HomePlus
Attn: Bankruptcy Dept
Po Box 2358
Beaumont, TX 77704

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Continental Finance Company
Attn: Bankruptcy
Po Box 8099
Newark, DE 19714

Dish Network
PO Box 105169
Atlanta, GA 30348

Dr Marcel Lambrechts DDS
43 West Williamsburg Road
Sandston, VA 23150

Eos Cca
Attn: Bankruptcy
Po Box 329
Norwell, MA 02061

FedLoan Servicing
Attn: Bankruptcy
Po Box 69184
Harrisburg, PA 17106

Flagship Credit Acceptance
Po Box 965
Chadds Ford, PA 19317

Focused Recovery Solutions
9701-Metropolitan Ct
Ste B
North Chesterfield, VA 23236

Franklin American Mortgage Co
Attn: Bankruptcy
6100 Tower Circle, Ste 600
Franklin, TN 37067

Guaranteed Payday Loans
8191 Brook Rd
Richmond, VA 23227

Henrico Doctor's Hospital
PO Box 740760
Cincinnati, OH 45275

19-30139

Henrico Surgical Specialists
3 Maryland Farms Street
Suite 250
Brentwood, TN 37027

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101

Kay Jewelers
P.O. Box 740425
Cincinnati, OH 45274

Lane & Hamner
3520-A Courthouse Road
Richmond, VA 23236

Medicredit Inc.
Po Box 1629
Maryland Heights, MO 63043

Medicredit, Inc.
P.O. Box 1629
Maryland Heights, MO 63043-0629

Midwest Recovery Systems
514 Earth City Plaza
Earth City, MO 63045

One Hampton Medical
Mailstop 73679048
P.O. Box 660827
Dallas, TX 75266

OneMain Financial
Attn: Bankruptcy
601 Nw 2nd Street
Evansville, IN 47708

Patient First
P.O. Box 758941
Baltimore, MD 21275

19-30139

Pediatric Center
10571 Telegraph Rd.
Suite 110
Glen Allen, VA 23059

Penn Foster Student Service Ce
925 Oak Street
Scranton, PA 18515

Phoenix Financial Services LLC
PO Box 1280
Oaks, PA 19456

Progressive Insurance
6300 WILSON MILLS RD
Mayfield, OH 44143

Randy C. Hobbs
2207 Bailey Dr.
Henrico, VA 23231

Receivable Management Inc
7206 Hull Rd
Ste 211
Richmond, VA 23235

Resurgent
Attn: Bankruptcy Department
Po Box 10497
Greenville, SC 29603

Synchrony Bank
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

TACS
P O Box 31800
Henrico, VA 23294

Transworld Sys
500 Virginia Dr
Ste 514
Fort Washington, PA 19034

19-30139

United Consumer Financial Services
Attn: Bankruptcy
Po Box 856290
Louisville, KY 40285

United Real Estate Richmond LL

University of Kentucky FCU
Attn: Bankruptcy
1730 Alysheba Way
Lexington, KY 40509

Uscb Corporation
Attn: Bankruptcy
Po Box 75
Archbald, PA 18403

Verizon
P.O. Box 660720
Dallas, TX 75266-0270

Verizon Wireless
Attn: Verizon Wireless Bankruptcy Admini
500 Technology Dr, Ste 550
Weldon Spring, MO 63304

Virginia Credit Union
P.O. Box 90010
Richmond, VA 23225

Virginia Dept. of Taxation
P O Box 2156
Richmond, VA 23218

Virginia Emer Phys LLP
75 Remittance Drive
Suite 1151
Chicago, IL 60675

Williamsburg Plantation
4870 Longhill Road
Williamsburg, VA 23188

19-30139

Williamsburg Plantation, Inc.
2626 E. Oakland Park Blvd.
2nd Floor
Fort Lauderdale, FL 33306

Woodbriar Apartments
621 Warwick Village Dr.
#G
Richmond, VA 23224